## VERSION WITH MARKINGS TO SHOW CHANGES MADE

## In the Specification:

Please replace the paragraph beginning at line 10 of page 7 with the following rewritten paragraph:

Figure [19] 18a illustrates an alternate embodiment for providing pathways from the conductive pads with the stud bumps to testing circuitry.

Please replace the paragraph beginning at line 15 of page 13 with the following rewritten paragraph:

It should be appreciated, however, that the conductive pathways 64g could be formed on the back-side of the substrate such as on the surface 66 opposite the working surface 42 as shown in Figure 18a. To accomplish this, there will also be a conductive path 68 from the conductive pad 40g on the working surface 42 through the substrate 44 such as by a via to the opposite surface or back side 66 of the substrate. It will also be appreciated that individual wires could be connected at the via instead of depositing conductive traces.